

United States Bankruptcy Court
Western District of New York

In re:
Kim M. Garbo
Debtor

Case No. 21-11053-CLB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0209-1
Date Rcvd: Nov 10, 2021

User: admin
Form ID: defygen

Page 1 of 1
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 12, 2021:

Recip ID	Recipient Name and Address
db	+ Kim M. Garbo, 99 Ilion Street, Tonawanda, NY 14150-5419

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 12, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 10, 2021 at the address(es) listed below:

Name	Email Address
Christopher J Tyrpak	on behalf of Debtor Kim M. Garbo cjtyrpak@gmail.com
Joseph G Frazier	trustee@joefrazierlaw.com jfrazier@ecf.axosfs.com

TOTAL: 2

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NEW YORK**

In Re:

Kim M. Garbo

Debtor(s)

Case No.: 1-21-11053-CLB

Chapter: 7

SSN: xxx-xx-9253

DEFICIENCY NOTICE

PLEASE TAKE NOTICE that the following document(s) contains deficiencies:

Docket # **12** – Motion to Avoid Lien with Discover Bank re: 99 Ilion Street, Tonawanda, NY 14150.
(Attachments: # 1 Proposed Order # 2 Certificate of Service # 3 Exhibit) Filed on behalf of Debtor Kim M. Garbo (Tyrpak, Christopher)

MISSING OR INCOMPLETE:

- ☐ Amendment is missing: ☐ Cover Sheet; ☐ Certificate of Service; ☐ Amended Summary of Assets & Liabilities
☐ To efile, use: Bankruptcy > Other > Amendment to Schedules and/or Statements Already Filed.
☐ To efile, use: Bankruptcy > Other > Cover Sheet. ☐ To efile, use: Bankruptcy > Other > Certificate of Service.
- ☐ The required Supplement to Official Form 103B is missing. [Click here for Supplement.](#)
- ☐ Signature or Electronic Equivalent is missing from
- ☐ The caption on the document(s) filed does not match the case caption in CM/ECF.
- ☐ Official Form 423 is missing. Without a completed Form 423 AND certificate number, this case will be closed without the entry of a discharge order. **To efile, use: Bankruptcy > Other > Financial Management Course.**
- ☐ Cover Sheet: **To efile, use: Bankruptcy > Other > Cover Sheet; link back to the original document.** [NYW Cover Sheets](#)
- ☐ THIS CASE REASSIGNED TO JUDGE
- ☐ File with a JUDGE hearing date.
- ☐ Notice of Motion:
- ☐ Notice of Motion: ☐ Incorrect Hearing Date; ☐ Incorrect Hearing Time; ☐ Incorrect Hearing Location.
- ☐ Certificate of service. Please note that service on some or all of the parties on the recipient list may not be in compliance with the Federal Rules of Bankruptcy Procedure. The Clerk's office cannot give legal advice. **To efile, use: Bankruptcy > Other > Certificate of Service and link back to the original document.**
- ☐ Certificate of service
- ☐ Proposed Order
- ☐ Chapter 13 Plan (Official Form 113): ☐ is missing the ; ☐ is missing the Exhibit: Total Amount of Estimated Trustee Payments; ☐ Current Version of Official Form 113 must be used, see [Notice to Attorneys 17-02](#). *Certificate of Service of the plan* ☐ is missing; or does not include ☐ all creditors; ☐ complete mailing addresses; ☐ method of service. File a new Certificate of Service indicating proper service.
- ☒ Other: Exhibit 2 is not legible.

ADDITIONAL INFORMATION: *Contact Chambers for a hearing date & time at (716) 362-3281. Motion Practice and Hearing Scheduling Guidelines can be found on the Court's website at: www.nywb.uscourts.gov*

☒ This motion **WILL** be considered by the Court.

☐ To efile, use: Bankruptcy/Adversary > Motions > AMENDED MOTION. Link the Amended Motion to the original motion.

☐ To efile, use: Bankruptcy >

Date: November 10, 2021

Lisa Bertino Beaser, Clerk of the Bankruptcy Court

By: J. Nieves, Deputy Clerk

Form defygen/Doc 16
www.nywb.uscourts.gov